AMENDMENTS TO THE CLAIMS

Please amend claims 1 and 9, as indicated below in the listing of claims.

Listing of Claims:

1.   (Currently Amended) A method for providing assurance to a user of the identity of a trading counterpart in an online marketplace transaction via an insurance policy, the method comprising the steps of:

supplying, by an insurer, the insurance policy to said user, said insurance policy includes a predetermined monetary premium payable to said insurer, the predetermined monetary premium calculated using a central processing computer and based upon risk assessment information accessed through the central processing computer relating to losses associated with the misidentification or misrepresentation of the trading counterpart's identity;

receiving said premium by said insurer from said user; and

paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy ~~resulting from~~ for a loss caused by the misidentified or misrepresented identity of said trading counterpart, to said user between a policy inception date and a policy termination date.

2.   (Previously Presented) The method of claim 1, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, the nature of services involved in said transaction, or any combination thereof.

3.   (Original) The method of claim 1, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

4.   (Previously Presented) The method of claim 1, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart, payment history of said trading counterpart in previous said transactions, or any combination thereof.

5.   (Previously Presented) The method of claim 1, further comprising:

supplying, by the insurer, a second insurance policy to said user for providing assurance to the user of the financial ability of the trading counterpart to enter into an online marketplace transaction, said second insurance policy including a second predetermined monetary premium payable to said insurer;

receiving said second premium by said insurer from said user; and

paying by said insurer, in accordance with terms of said second insurance policy, benefits of said second insurance policy resulting from the financial inability of the trading counterpart to enter and complete said transaction, to said user between a second policy inception date and a second policy termination date.

6.   (Previously Presented) The method of claim 5, wherein said second premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, the nature of services involved in said transaction, or any combination thereof. -

7.   (Previously Presented) The method of claim 5, wherein said second premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

8.   (Previously Presented) The method of claim 5, wherein said second premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart, payment history of said trading counterpart in previous said transactions, or any combination thereof.

9.   (Currently Amended) A method comprising the steps of:

supplying, by an insurer, an insurance policy to a user, the insurance policy including a predetermined monetary premium payable to said insurer for providing assurance to the user of the identity of a trading counterpart in an online marketplace transaction and of the financial ability of the trading counterpart to enter into the transaction, the predetermined monetary premium calculated using a central processing computer and based upon risk assessment information accessed through the central processing computer;

receiving said premium by said insurer from said user; and

paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from at least one of the financial inability of a trading counterpart to enter and complete said transaction or the misidentified or misrepresented identity of said trading counterpart, to said user between a policy inception date and a policy termination date.

10.   (Previously Presented) The method of claim 9, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, the nature of services involved in said transaction, or any combination thereof.

11.   (Original) The method of claim 9, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction.

12.   (Previously Presented) The method of claim 9, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart, payment history of said trading counterpart in previous said transactions, or any combination thereof.

Claims 13-40 (Canceled).

41.   (Previously Presented) The method of claim 1, further comprising:
        determining whether the trading counterpart is a verified user of the online marketplace.

42.   (Previously Presented) The method of claim 41, wherein the premium is based in part on whether the trading counterpart is a verified user.

43.   (Previously Presented) The method of claim 1, further comprising:
        providing a security credential or unique identifier to the trading counterpart upon a determination that the trading counterpart is a verified user.

44.   (Previously Presented) The method of claim 1, wherein the trading counterpart is the online marketplace.

45   (Previously Presented) The method of claim 5, further comprising:
        determining whether said trading counterpart is financially authorized to enter said transaction prior to supplying the insurance policy to the user.